

# Introduction

The Northeast Regional Housing Needs Report is based on findings from the Next Decade of Housing in Minnesota study. The purpose of the study is to quantify the need for affordable housing for low-income households from 2000 to 2010. The study was completed by BBC Research, an independent firm that specializes in housing market analysis. The study was funded by a collaborative of public and philanthropic organizations that provide resources for affordable housing development.<sup>1</sup>

The main study report includes findings for the entire state, the seven-county Twin Cities Metropolitan Area, and Greater Minnesota. Each regional report includes an overview of the statewide results and detailed findings for the region. Additional information about the study model and findings is provided in the main report.

Counties covered in the Northeast regional report include Aitkin, Carlton, Cook, Itasca, Koochiching, Lake and St. Louis.

## Overview of Housing Market Model

The housing model developed in this study uses the best available current and projected demographic and housing data to evaluate the need for affordable housing throughout the state. The study results are presented in the following exhibits.<sup>2</sup>

### **Exhibit 1: Income by Household Type, 2000 and 2010**

Exhibit 1 identifies the number of households by income level (e.g., 900 households at 30 to 50 percent of area median income) and type (family/non-family structure) in 2000 and 2010. It also shows the changes between the two periods, which is critical to identifying the unmet need in 2010.

### **Exhibit 2: Structure of the Low-Income Housing Market, 2000**

Exhibit 2 identifies the number of existing low-income households<sup>3</sup> and how they are housed (in subsidized units or private-market units). It calculates the number of cost-burdened households<sup>4</sup> that existed in 2000, a large component of housing need.

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<sup>1</sup> Funders of the study include the Family Housing Fund, Greater Minnesota Housing Fund and Minnesota Housing Finance Agency. Additional support was provided by the Metropolitan Council.

<sup>2</sup> A detailed description of the data, assumptions and calculations in each exhibit is provided in Section II of the main report (available through the Minnesota Housing Finance Agency).

<sup>3</sup> For the purposes of the Next Decade of Housing in Minnesota project, low-income households are defined as households with incomes below 60 percent of the Twin Cities Metropolitan Area family median income and below 80 percent of county family median income for the remaining 80 counties of Greater Minnesota.

<sup>4</sup> Households are considered cost-burdened if they spend more than 30 percent of their gross income to occupy their housing.

### **Exhibit 3: Unmet Low-Income Housing Need (New Construction), 2000-2010**

Exhibit 3 identifies the unmet need for new low-income housing units in 2010 using the following approach:

$$\begin{array}{r} \text{New Low-Income Households 2000-2010} \\ \text{minus} \\ \text{Expected Provision of Low-Income Units by the Private Market by 2010} \\ \text{minus} \\ \text{Expected Provision of Low-Income Units by the Public and Philanthropic Sectors by 2010} \\ \text{equals} \\ \text{Unmet Need for New Low-Income Units in 2010} \end{array}$$

For the statewide, Twin Cities Metropolitan Area, and Greater Minnesota reports, the model estimates the number of low-income subsidized units provided by public and philanthropic entities to determine the total unmet need. The provision of subsidized housing is not predicted at the county or regional level since there are no reliable projections. More detail on this issue is provided in Section II of the main report.

### **Exhibit 4: Analysis of Unmet Need, 2010**

Exhibit 4 presents data on unmet need in 2010 for new construction and housing assistance (for cost burdened households) at the state, Greater Minnesota, and Twin Cities Metropolitan Area levels.

### **Study Limitations**

BBC Research believes the study presents an accurate picture of housing needs in Minnesota. However, there are some important data limitations that affect the study results:

- The estimated housing needs of Minnesota's homeless population are included in the "cost burdened" category. However, homeless households are very difficult to count. The study estimated this need using the most recent data available from the statewide Quarterly Shelter Survey. This is a very conservative estimate of homelessness, as it only includes those utilizing shelters on a given night. More complete information on the overall need for housing to serve the homeless will be available in the 2003 Wilder Research Center survey of homeless adults and children in Minnesota, expected to be released in early 2004.
- An analysis of housing units lost to demolition and attrition, as well as units that are in poor condition or overcrowded, is not included in the study. Good statewide data was not available, so the researchers excluded these factors in the calculation of housing need. As a result, the study presents a conservative picture of housing need.
- Since the level of public and philanthropic resources available to each county during the decade cannot be predicted, the actual shortfall of affordable housing (after provision of subsidized units) can only be calculated at the statewide, Twin Cities Metropolitan Area and Greater Minnesota levels rather than for individual counties.

- The study only provides data at the county level, which may mask trends at the sub-county (i.e., city) level. For example, some rural counties may show no housing need due to declining populations, but particular cities within the county may experience growth and need additional housing. In these cases, local area market research will be required to make decisions about the level of housing need and the provision of public and philanthropic resources.
- The study does not attempt to predict policy changes or funding priorities during the coming decade. It does not offer funding recommendations, such as the type of subsidized housing (e.g., owner versus rental) that should be provided to address the identified shortfall. It is the responsibility of a variety of decision makers at the local, regional, and state levels to evaluate the study results and determine the appropriate responses.

## Statewide Findings

During the past several years, the issue of affordable housing has become increasingly prominent in Minnesota. The Next Decade of Housing in Minnesota study indicates that many households will continue to have difficulty finding affordable housing in the coming years.

- Almost 300,000 low-income households are living in unaffordable housing.<sup>5</sup> For the one-third of these households that earn less than 30 percent of the state median income, this housing cost burden often forces difficult choices between housing and other necessities.
- There will be a shortfall of approximately 33,000 affordable housing units for low-income households by 2010. This shortfall will occur despite increased private market production and significant public and philanthropic contributions for affordable housing.

**Almost 300,000 low-income Minnesota households are paying more than they can afford for housing.** In 2000, Minnesota had more than 791,000 low-income households. This represented 42 percent of all households in the state. Of these households, approximately 300,000 (or 38 percent) spent more than 30 percent of their income on housing.<sup>6</sup> Seventy percent of these households earn less than 50 percent of median income and 36 percent earn less than 30 percent of median income. Assistance for these households could take many forms, including but not limited to new unit construction, rent subsidies, vouchers, and other forms of subsidy.

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<sup>5</sup> The Department of Housing and Urban Development (HUD) defines housing as unaffordable if the household spends more than 30 percent of gross income to occupy it.

<sup>6</sup> The figure counting those households paying above 30 percent of their incomes for housing also includes households who were homeless according to the statewide Quarterly Shelter Survey.

**Demographic trends will result in 116,000 new low-income households seeking affordable housing by 2010.** From 2000 to 2010, Minnesota is expected to grow by almost 207,000 households, or about 11 percent. More than one-half of these new households, approximately 116,000, are projected to be low-income households.

**The private sector is projected to be able to satisfy 49 percent of the increased demand for affordable housing by 2010, resulting in a shortfall of 59,300 affordable units.** The private housing market effectively meets the needs of many Minnesota households. However, rising construction and operating costs make it increasingly difficult to provide affordably-priced housing for low-income households. Of the 116,000 new low-income households by 2010, it is expected that approximately half (59,300 households) will not find affordable housing units in the private market.

**Public and philanthropic funding may create 26,400 new affordable units, but 32,800 households will still lack affordable housing in 2010.** Among the 59,300 new low-income households not served by the private market, about 26,400 (45 percent) are expected to find housing in newly-developed subsidized units financed by public and philanthropic organizations during the decade.<sup>7</sup> This leaves 32,800 new low-income households (55 percent) that will not be affordably housed by any provider in 2010. Of these households, 70 percent are expected to have incomes less than 50 percent of median, and 33 percent will have incomes less than 30 percent of median. Approximately 22,200 of these households will live in the Twin Cities Metropolitan Area, while 10,600 will reside in Greater Minnesota.

## Northeast Region Trends

The Northeast region includes the following seven counties: Aitkin, Carlton, Cook, Itasca, Koochiching, Lake, and St. Louis. There were 132,579 households in the Northeast region in 2000, about 7 percent of all households in Minnesota.

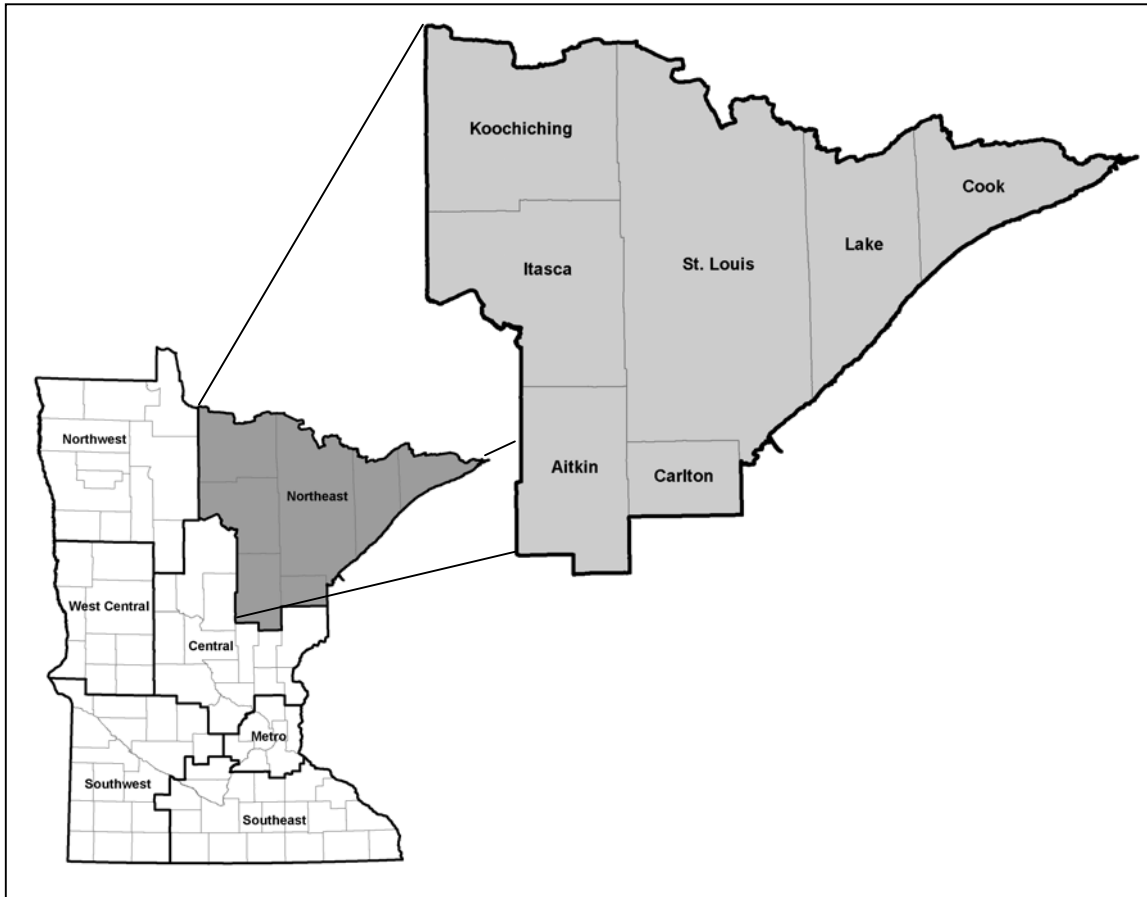
Of approximately 133,000 households reported in the region in the 2000 Census, 83,000 (or 63 percent) are located in St. Louis County. Duluth is the largest city in the region, with smaller population centers in Carlton, Itasca, and St. Louis counties.

Map 1 shows the counties that make up the Northeast region. Table 1 presents an overview of the number of low-income households in 2000, growth of low-income households this decade, and expected housing need in 2010. The next section explores these numbers in greater detail for the Northeast region.

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<sup>7</sup> Public funding sources include the Minnesota Housing Finance Agency, Department of Housing and Urban Development, Department of Employment and Economic Development, and other government sources. Philanthropic sources include the Family Housing Fund, Greater Minnesota Housing Fund, and other private funders.

**Map 1.  
Northeast Region**



Source: BBC Research & Consulting.

**Table 1.  
Summary of Unmet Low-Income Housing Need by Region, 2000 - 2010**

Greater Minnesota Region	Total Low-Income Households 2000	Change Between 2000 and 2010				
		New Low-Income Households 2010	New Low-Income Households Not Served by Private Market	Expected Public/Philanthropic Housing Provision	Unmet New Housing Construction Need	Housing Assistance Need <sup>2</sup>
Central	104,221	27,063	10,873	N/A <sup>1</sup>	N/A <sup>1</sup>	32,386
<b>Northeast</b>	<b>64,295</b>	<b>6,081</b>	<b>2,759</b>			<b>20,319</b>
Northwest	30,538	3,040	1,470			8,805
Southeast	126,996	11,557	4,748			37,387
Southwest	53,437	3,511	1,698			14,681
West Central	38,688	3,909	1,576			12,099
<b>Greater Minnesota Total</b>	<b>418,175</b>	<b>55,160</b>	<b>23,124</b>	<b>12,561</b>	<b>10,563</b>	<b>125,677</b>
<b>7-County Metro Twin Cities</b>	<b>372,855</b>	<b>60,478</b>	<b>36,127</b>	<b>13,865</b>	<b>22,262</b>	<b>171,062</b>
<b>Minnesota State Total</b>	<b>791,030</b>	<b>115,638</b>	<b>59,251</b>	<b>26,426</b>	<b>32,825</b>	<b>296,739</b>

Note: <sup>1</sup> Forecasting production of new low-income housing between 2000 and 2010 by public and philanthropic entities throughout the regions in Greater Minnesota is very difficult to accomplish and would likely introduce significant potential for error in predicting unmet housing need in 2010. Instead, housing production by public and philanthropic entities is forecast at the Greater Minnesota level.

<sup>2</sup> Housing Assistance Need measures low-income households that were cost-burdened in 2000, and for whom some sort of housing assistance program (that is administered during the decade) would be helpful.

Source: BBC Research & Consulting.

## Key Findings

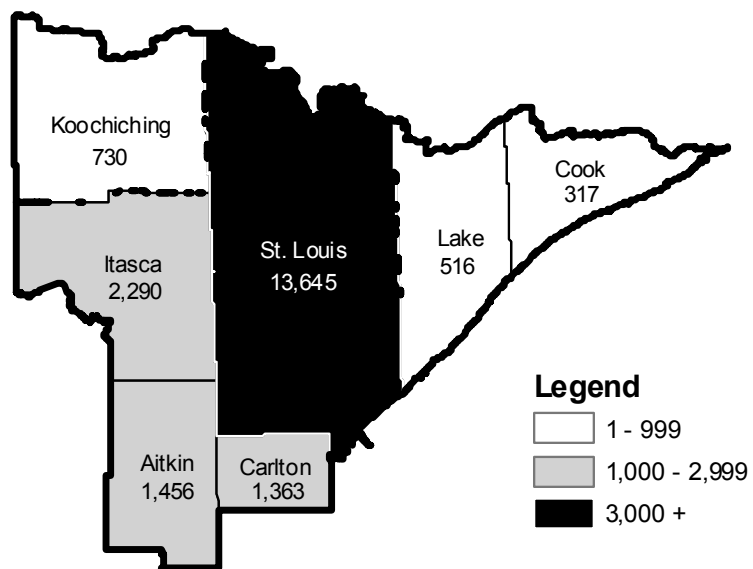
In 2000, there were over 64,300 low-income households in the region, making up 48 percent of the region's households. Approximately 66 percent of the region's low-income households lived in St. Louis County, with another 21 percent in Carlton and Itasca counties.

Approximately 20,300 low-income Northeast region households (32 percent) are paying more than they can afford for housing (Map 2). The percentage of low-income households that are cost-burdened varies widely across the region. Lake County has the smallest percentage of cost-burdened households at 23 percent, while Aitkin County has the highest share at 53 percent of low-income households. Assistance for these households could take many forms, including but not limited to new unit construction, rent subsidies, vouchers, and other forms of subsidy.

There were 9,000 subsidized housing units in the region in 2000, or nearly enough to house 14 percent of the low-income population. Seventy-three percent of these units were located in St. Louis County, with another 17 percent in Itasca and Carlton counties. While St. Louis County is home to nearly two-thirds of low-income households, subsidized units are disproportionately concentrated in the county.

**Map 2.**  
**Cost Burdened**  
**Households in the**  
**Northeast Region, 2000**

Source:  
BBC Research & Consulting.



Demographic trends will result in 6,100 new low-income households seeking affordable housing by 2010. From 2000 to 2010, the Northeast region is expected to grow by about 2,600 households, or about 2 percent. However, the number of middle- and upper-income households is expected to decline, while the number of low-income households is expected to increase by about 6,100.

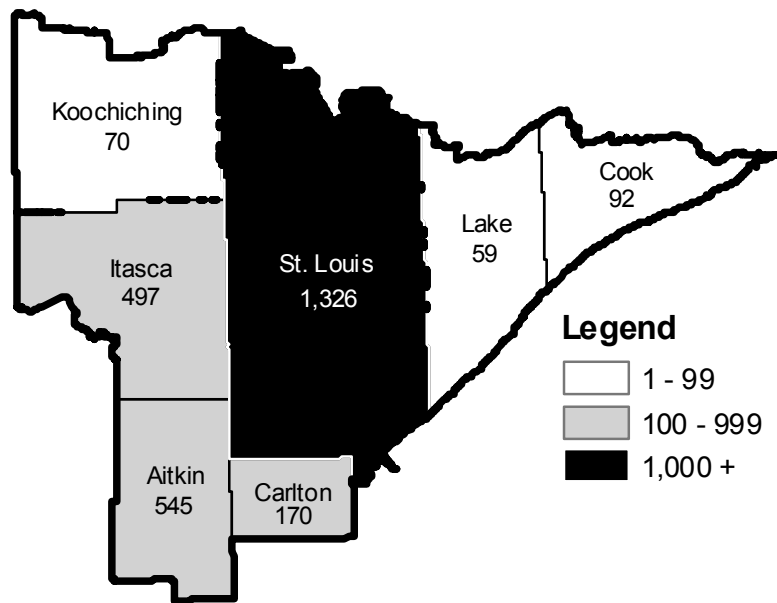
The private market can only meet 55 percent of the increased demand for affordable housing by 2010, resulting in a shortfall of 2,800 affordable units (Map 3). The private housing market effectively meets the needs of many Minnesota households. However, rising construction and

operating costs make it increasingly difficult to provide affordably-priced housing for low-income households. Of the 6,100 new low-income households by 2010, it is expected that about 45 percent (approximately 2,800 households) will not find affordable housing units in the private market.

The majority of households not served by the private market in 2010 will be in St. Louis, Aitkin and Itasca counties.

**Map 3.  
New Low-Income  
Households Not Served  
by the Private Market in  
the Northeast Region,  
2000 to 2010**

Source:  
BBC Research & Consulting.



**Public and philanthropic funding may create new affordable units, but households will still lack affordable housing in 2010.** The study does not estimate the level of public and philanthropic resources available to each county (nor to the Northeast Region) during the decade. Some of the 2,800 households not served by the private market will be served by new units from the public and philanthropic sectors; however, there will still be unmet need for low-income housing in the Northeast region by 2010.

# Northeast Region

Exhibit 1. Income by Household Type, 2000 and 2010

2000 Income Categories	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents Female	Male	Married Couples		
Total	132,579	100%	7,558	2,665	27,594	34,885	59,878
Total Low-Income Households (<80% of median) <sup>(2)</sup>	64,295	48%	6,259	1,733	5,427	24,939	25,936
30% of median family household income <sup>(3)</sup>	21,322	16%	2,670	497	665	8,954	8,535
30 - 50%	18,073	14%	1,892	498	1,307	7,805	6,571
50 - 60%	8,552	6%	689	287	904	3,033	3,639
60 - 80%	16,348	12%	1,008	451	2,551	5,147	7,191
80 - 115%	24,009	18%	817	510	6,116	4,896	11,670
115%+	44,276	33%	482	422	16,051	5,050	22,271

2010 Income Categories	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents Female	Male	Married Couples		
Total	135,146	100%	8,102	2,781	27,121	35,531	61,611
Total Low-Income Households (<80% of median) <sup>(2)</sup>	70,376	52%	6,874	1,909	6,000	25,320	30,274
30% of median family household income <sup>(3)</sup>	23,143	17%	2,962	535	754	9,067	9,825
30 - 50%	19,174	14%	1,974	529	1,396	7,931	7,343
50 - 60%	10,586	8%	861	363	1,124	3,094	5,143
60 - 80%	17,474	13%	1,077	481	2,726	5,228	7,963
80 - 115%	22,436	17%	763	474	5,710	5,007	10,482
115%+	42,334	31%	465	398	15,411	5,204	20,855

Change: 2000-2010 Income Categories	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents Female	Male	Married Couples		
Total	2,567	100%	544	116	(472)	646	1,734
Total Low-Income Households (<80% of median) <sup>(2)</sup>	6,081	237%	615	175	572	381	4,338
30% of median family household income <sup>(3)</sup>	1,821	71%	292	38	88	113	1,290
30 - 50%	1,101	43%	82	31	89	126	772
50 - 60%	2,033	79%	172	76	220	61	1,503
60 - 80%	1,126	44%	69	29	174	81	772
80 - 115%	(1,572)	-61%	(54)	(36)	(406)	111	(1,188)
115%+	(1,942)	-76%	(17)	(24)	(639)	154	(1,416)

Notes:

<sup>(1)</sup> The "All Households" category includes owner and renter occupied households throughout the exhibits.

<sup>(2)</sup> Low-income households are households who earn less than 80 percent of the HUD median family income throughout the exhibits.

<sup>(3)</sup> Homeless households are included in the extremely low-income category (<30%) throughout the exhibits.

Sources:

For all exhibits, BBC Research & Consulting from 2000 U.S. Census Bureau data and other data sources referenced in the text report.



## Northeast Region

**Exhibit 2. Structure of the Low-Income Housing Market, 2000**

2000	All Households <sup>(1)</sup>		Family Households with Children <18		Senior (65+) Households		Non-Senior Households without Children <18				
Total Low-income households (< 80% of median)	64,295	100%	13,420	100%	24,939	100%	25,936	100%			
Housed Affordably:											
Existing subsidized units <sup>(2)</sup>	9,014	14%	+	6,070	45%	+	2,540	10%	+	404	2%
+ Private Market Units <sup>(3)</sup>	34,962	54%	+	3,328	25%	+	14,232	57%	+	17,402	67%
= Total	43,976	68%	=	9,398	70%	=	16,772	67%	=	17,806	69%
Cost Burdened Households <sup>(4)</sup>	20,319	32%		4,022	30%		8,167	33%		8,130	31%

Notes:

<sup>(1)</sup> Includes owner and renter occupied households.

<sup>(2)</sup> Consists of all Low-Income Housing Tax Credit units, public housing, Section 8 project-based and tenant-based assistance, other HUD, RD units, and all owner-occupied subsidized units from MHFA and GMHF databases. A small percentage of subsidized units may house households earning above the low-income cutoff.

<sup>(3)</sup> It is assumed households who are not cost burdened and who are not housed in subsidized units have affordable housing provided by the private market.

<sup>(4)</sup> Cost burdened households are households who spend 30 percent or more of their household income on selected monthly owner or renter costs. A small percentage of households in the cost-burdened category are homeless.

## Northeast Region

### Exhibit 3. Unmet Low-Income Housing Need (New Construction), 2000-2010

		All Low-Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
	New Low-Income Households, 2000-2010	6,081	1,363	381	4,338
(minus)	Expected Provision of Low-Income Housing by the Private Market, 2000-2010 <sup>(1), (2)</sup>	<u>3,322</u>	<u>350</u>	<u>103</u>	<u>2,869</u>
(equals)	<b>New Low-Income Households Not Served by the Private Market, 2000-2010</b>	<b>2,759</b>	<b>1,013</b>	<b>278</b>	<b>1,468</b>

Notes:

<sup>(1)</sup> The private market is expected to increase its share of low-income housing by this amount based on historical trends in private market provision.

<sup>(2)</sup> Forecasting production of new low-income units between 2000 and 2010 by public and philanthropic entities at the county level is very difficult to accomplish, and would likely introduce significant potential for error in predicting future low-income housing need. We do not attempt this task. Instead, we provide production forecasts at the large-area level, including the 7-county Twin Cities Metro Area, Greater Minnesota (80 counties) and the State as a whole.

# Aitkin County

Exhibit 1. Income by Household Type, 2000 and 2010

2000 Income Categories	HUD Median Family Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents Female	Male	Married Couples		
Total	\$32,300	6,666	100%	212	139	1,189	2,292	2,834
Total Low-Income Households (<80% of median) <sup>(2)</sup>		2,742	41%	172	90	210	1,352	919
30% of median family household income <sup>(3)</sup>	\$9,690	759	11%	52	24	30	385	268
30 - 50%	\$16,150	787	12%	49	29	49	454	206
50 - 60%	\$19,380	400	6%	20	12	43	178	147
60 - 80%	\$25,840	797	12%	51	25	88	335	299
80 - 115%	\$37,145	1,173	18%	27	27	239	407	472
115%+	\$37,145 +	2,750	41%	13	22	740	533	1,442

2010 Income Categories	Family Median Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents Female	Male	Married Couples		
Total	\$46,936	6,932	100%	267	164	1,075	2,677	2,750
Total Low-Income Households (<80% of median) <sup>(2)</sup>		3,652	53%	230	120	265	1,579	1,458
30% of median family household income <sup>(3)</sup>	\$14,081	1,128	16%	77	36	44	449	521
30 - 50%	\$23,468	1,190	17%	74	44	75	530	468
50 - 60%	\$28,161	413	6%	21	12	45	208	127
60 - 80%	\$37,548	922	13%	58	29	101	391	342
80 - 115%	\$53,976	1,112	16%	26	26	226	476	358
115%+	\$53,976 +	2,168	31%	10	18	583	622	934

Change: 2000-2010 Income Categories	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents Female	Male	Married Couples		
Total	266	100%	55	25	(114)	385	(84)
Total Low-Income Households (<80% of median) <sup>(2)</sup>	910	343%	59	31	55	227	539
30% of median family household income <sup>(3)</sup>	369	139%	25	12	14	65	253
30 - 50%	403	152%	25	15	25	76	262
50 - 60%	13	5%	1	0	1	30	(19)
60 - 80%	124	47%	8	4	14	56	43
80 - 115%	(62)	-23%	(1)	(1)	(13)	68	(115)
115%+	(583)	-219%	(3)	(5)	(157)	90	(508)

Notes:

<sup>(1)</sup> The "All Households" category includes owner and renter occupied households throughout the exhibits.

<sup>(2)</sup> Low-income households are households who earn less than 80 percent of the HUD median family income throughout the exhibits.

<sup>(3)</sup> Homeless households are included in the extremely low-income category (<30%) throughout the exhibits.

Sources:

For all exhibits, BBC Research & Consulting from 2000 U.S. Census Bureau data and other data sources referenced in the text report.

## Aitkin County

### Exhibit 2. Structure of the Low-Income Housing Market, 2000

2000	All Households <sup>(1)</sup>			Family Households with Children <18			Senior (65+) Households			Non-Senior Households without Children <18		
Total Low-Income Households (< 80% of median)	2,742	100%		471	100%		1,352	100%		919	100%	
Housed Affordably:												
Existing Subsidized Units <sup>(2)</sup>	277	10%	+	141	30%	+	136	10%	+	0	0%	
+ Private Market Units <sup>(3)</sup>	1,009	37%	+	89	19%	+	482	36%	+	439	48%	
= Total	1,286	47%	=	230	49%	=	618	46%	=	439	48%	
Cost Burdened Households <sup>(4)</sup>	1,456	53%		242	51%		734	54%		481	52%	

Notes:

<sup>(1)</sup> Includes owner and renter occupied households.

<sup>(2)</sup> Consists of all Low-Income Housing Tax Credit units, public housing, Section 8 project-based and tenant-based assistance, other HUD, RD units, and all owner-occupied subsidized units from MHFA and GMHF databases. A small percentage of subsidized units may house households earning above the low-income cutoff.

<sup>(3)</sup> It is assumed households who are not cost burdened and who are not housed in subsidized units have affordable housing provided by the private market.

<sup>(4)</sup> Cost burdened households are households who spend 30 percent or more of their household income on selected monthly owner or renter costs. A small percentage of households in the cost-burdened category are homeless.

## Aitkin County

**Exhibit 3. Unmet Low-Income Housing Need, 2000-2010**

	All Low-Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
New Low-Income Households, 2000-2010	910	144	227	539
(minus) Expected Provision of Low-Income Housing by the Private Market, 2000-2010 <sup>(1), (2)</sup>	<u>365</u>	<u>27</u>	<u>81</u>	<u>257</u>
<b>(equals) New Low-Income Households Not Served by the Private Market, 2000-2010</b>	<b>545</b>	<b>117</b>	<b>146</b>	<b>282</b>

**Notes:**

<sup>(1)</sup> The private market is expected to increase its share of low-income housing by this amount based on historical trends in private market provision.

<sup>(2)</sup> Forecasting production of new low-income units between 2000 and 2010 by public and philanthropic entities at the county level is very difficult to accomplish, and would likely introduce significant potential for error in predicting future low-income housing need. We do not attempt this task. Instead, we provide production forecasts at the large-area level, including the 7-county Twin Cities Metro Area, Greater Minnesota (80 counties) and the State as a whole.

# Carlton County

Exhibit 1. Income by Household Type, 2000 and 2010

2000 Income Categories	HUD Median Family Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents	Married	Couples		
				Female	Male			
Total	\$46,700	12,018	100%	656	254	3,021	3,134	4,952
Total Low-Income Households (<80% of median) <sup>(2)</sup>		5,596	47%	489	172	609	2,409	1,917
30% of median family household income <sup>(3)</sup>	\$14,010	1,774	15%	178	36	72	917	572
30 - 50%	\$23,350	1,622	13%	190	34	154	738	506
50 - 60%	\$28,020	747	6%	62	41	102	307	234
60 - 80%	\$37,360	1,453	12%	60	61	281	447	604
80 - 115%	\$53,705	2,300	19%	72	51	711	400	1,066
115%+	\$53,705 +	4,122	34%	95	31	1,701	325	1,970

2010 Income Categories	Family Median Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents	Married	Couples		
				Female	Male			
Total	\$55,011	12,572	100%	705	276	3,093	3,214	5,284
Total Low-Income Households (<80% of median) <sup>(2)</sup>		6,146	49%	538	194	677	2,471	2,266
30% of median family household income <sup>(3)</sup>	\$16,503	1,838	15%	185	37	74	940	601
30 - 50%	\$27,505	1,771	14%	207	37	168	757	602
50 - 60%	\$33,006	995	8%	82	55	136	315	406
60 - 80%	\$44,009	1,542	12%	64	65	298	459	657
80 - 115%	\$63,262	2,280	18%	71	51	704	411	1,043
115%+	\$63,262 +	4,146	33%	96	31	1,711	333	1,975

Change: 2000-2010 Income Categories	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents	Married	Couples		
			Female	Male			
Total	554	100%	48	22	72	80	332
Total Low-Income Households (<80% of median) <sup>(2)</sup>	550	99%	49	22	68	62	350
30% of median family household income <sup>(3)</sup>	63	11%	7	1	3	24	29
30 - 50%	149	27%	17	3	14	19	96
50 - 60%	248	45%	21	14	34	8	172
60 - 80%	89	16%	4	4	17	11	53
80 - 115%	(21)	-4%	(1)	(0)	(6)	10	(24)
115%+	25	4%	1	0	10	8	5

Notes:

<sup>(1)</sup> The "All Households" category includes owner and renter occupied households throughout the exhibits.

<sup>(2)</sup> Low-income households are households who earn less than 80 percent of the HUD median family income throughout the exhibits.

<sup>(3)</sup> Homeless households are included in the extremely low-income category (<30%) throughout the exhibits.

Sources:

For all exhibits, BBC Research & Consulting from 2000 U.S. Census Bureau data and other data sources referenced in the text report.

## Carlton County

### Exhibit 2. Structure of the Low-Income Housing Market, 2000

2000	All Households <sup>(1)</sup>			Family Households with Children <18			Senior (65+) Households			Non-Senior Households without Children <18		
Total Low-Income Households (< 80% of median)	5,596	100%		1,270	100%		2,409	100%		1,917	100%	
Housed Affordably:												
Existing Subsidized Units <sup>(2)</sup>	513	9%	+	324	26%	+	189	8%	+	0	0%	
+ Private Market Units <sup>(3)</sup>	3,719	66%	+	664	52%	+	1,591	66%	+	1,464	76%	
= Total	4,232	76%	=	988	78%	=	1,780	74%	=	1,464	76%	
Cost Burdened Households <sup>(4)</sup>	1,363	24%		282	22%		629	26%		452	24%	

Notes:

<sup>(1)</sup> Includes owner and renter occupied households.

<sup>(2)</sup> Consists of all Low-Income Housing Tax Credit units, public housing, Section 8 project-based and tenant-based assistance, other HUD, RD units, and all owner-occupied subsidized units from MHFA and GMHF databases. A small percentage of subsidized units may house households earning above the low-income cutoff.

<sup>(3)</sup> It is assumed households who are not cost burdened and who are not housed in subsidized units have affordable housing provided by the private market.

<sup>(4)</sup> Cost burdened households are households who spend 30 percent or more of their household income on selected monthly owner or renter costs. A small percentage of households in the cost-burdened category are homeless.

## Carlton County

### Exhibit 3. Unmet Low-Income Housing Need, 2000-2010

	All Low-Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
New Low-Income Households, 2000-2010	550	138	62	350
(minus) Expected Provision of Low-Income Housing by the Private Market, 2000-2010 <sup>(1), (2)</sup>	<u>381</u>	<u>72</u>	<u>41</u>	<u>267</u>
<b>(equals) New Low-Income Households Not Served by the Private Market, 2000-2010</b>	<b>170</b>	<b>66</b>	<b>21</b>	<b>83</b>

Notes:

<sup>(1)</sup> The private market is expected to increase its share of low-income housing by this amount based on historical trends in private market provision.

<sup>(2)</sup> Forecasting production of new low-income units between 2000 and 2010 by public and philanthropic entities at the county level is very difficult to accomplish, and would likely introduce significant potential for error in predicting future low-income housing need. We do not attempt this task. Instead, we provide production forecasts at the large-area level, including the 7-county Twin Cities Metro Area, Greater Minnesota (80 counties) and the State as a whole.



# Cook County

Exhibit 1. Income by Household Type, 2000 and 2010

2000 Income Categories	HUD Median Family Income	All Households <sup>(1)</sup>	Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents Female	Male	Married Couples		
Total	\$42,000	2,370 100%	104	54	430	576	1,206
Total Low-Income Households (<80% of median) <sup>(2)</sup>		1,072 45%	90	34	90	305	554
30% of median family household income <sup>(3)</sup>	\$12,600	298 13%	46	6	14	96	137
30 - 50%	\$21,000	278 12%	14	10	29	95	130
50 - 60%	\$25,200	183 8%	9	9	10	54	101
60 - 80%	\$33,600	313 13%	21	10	38	59	186
80 - 115%	\$48,300	436 18%	6	3	87	97	243
115%+	\$48,300 +	862 36%	8	17	254	175	409

2010 Income Categories	Family Median Income	All Households <sup>(1)</sup>	Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents Female	Male	Married Couples		
Total	\$52,301	2,508 100%	119	59	424	707	1,200
Total Low-Income Households (<80% of median) <sup>(2)</sup>		1,296 52%	106	41	112	374	663
30% of median family household income <sup>(3)</sup>	\$15,690	325 13%	50	6	15	118	136
30 - 50%	\$26,151	376 15%	19	13	39	117	188
50 - 60%	\$31,381	192 8%	10	9	10	67	96
60 - 80%	\$41,841	403 16%	27	12	49	72	243
80 - 115%	\$60,147	477 19%	7	3	95	119	253
115%+	\$60,147 +	736 29%	7	15	217	214	284

Change: 2000-2010 Income Categories	All Households <sup>(1)</sup>	Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
		Single Parents Female	Male	Married Couples		
Total	138 100%	15	5	(6)	131	(6)
Total Low-Income Households (<80% of median) <sup>(2)</sup>	223 161%	16	7	23	69	109
30% of median family household income <sup>(3)</sup>	26 19%	4	0	1	22	(1)
30 - 50%	98 71%	5	3	10	22	58
50 - 60%	8 6%	0	0	0	12	(5)
60 - 80%	91 65%	6	3	11	13	57
80 - 115%	41 30%	1	0	8	22	10
115%+	(126) -91%	(1)	(2)	(37)	40	(125)

Notes:

<sup>(1)</sup> The "All Households" category includes owner and renter occupied households throughout the exhibits.

<sup>(2)</sup> Low-income households are households who earn less than 80 percent of the HUD median family income throughout the exhibits.

<sup>(3)</sup> Homeless households are included in the extremely low-income category (<30%) throughout the exhibits.

Sources:

For all exhibits, BBC Research & Consulting from 2000 U.S. Census Bureau data and other data sources referenced in the text report.

## Cook County

### Exhibit 2. Structure of the Low-Income Housing Market, 2000

2000	All Households <sup>(1)</sup>			Family Households with Children <18			Senior (65+) Households			Non-Senior Households without Children <18		
Total Low-Income Households (< 80% of median)	1,072	100%		214	100%		305	100%		554	100%	
Housed Affordably:												
Existing Subsidized Units <sup>(2)</sup>	121	11%	+	81	38%	+	40	13%	+	0	0%	
+ Private Market Units <sup>(3)</sup>	634	59%	+	68	32%	+	170	56%	+	396	72%	
= Total	755	70%	=	149	70%	=	210	69%	=	396	72%	
Cost Burdened Households <sup>(4)</sup>	317	30%		65	30%		95	31%		158	28%	

Notes:

<sup>(1)</sup> Includes owner and renter occupied households.

<sup>(2)</sup> Consists of all Low-Income Housing Tax Credit units, public housing, Section 8 project-based and tenant-based assistance, other HUD, RD units, and all owner-occupied subsidized units from MHFA and GMHF databases. A small percentage of subsidized units may house households earning above the low-income cutoff.

<sup>(3)</sup> It is assumed households who are not cost burdened and who are not housed in subsidized units have affordable housing provided by the private market.

<sup>(4)</sup> Cost burdened households are households who spend 30 percent or more of their household income on selected monthly owner or renter costs. A small percentage of households in the cost-burdened category are homeless.

## Cook County

### Exhibit 3. Unmet Low-Income Housing Need, 2000-2010

	All Low-Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
New Low-Income Households, 2000-2010	223	45	69	109
(minus) Expected Provision of Low-Income Housing by the Private Market, 2000-2010 <sup>(1), (2)</sup>	<u>131</u>	<u>14</u>	<u>39</u>	<u>78</u>
<b>(equals) New Low-Income Households Not Served by the Private Market, 2000-2010</b>	<b>92</b>	<b>31</b>	<b>31</b>	<b>31</b>

Notes:

<sup>(1)</sup> The private market is expected to increase its share of low-income housing by this amount based on historical trends in private market provision.

<sup>(2)</sup> Forecasting production of new low-income units between 2000 and 2010 by public and philanthropic entities at the county level is very difficult to accomplish, and would likely introduce significant potential for error in predicting future low-income housing need. We do not attempt this task. Instead, we provide production forecasts at the large-area level, including the 7-county Twin Cities Metro Area, Greater Minnesota (80 counties) and the State as a whole.

# Itasca County

Exhibit 1. Income by Household Type, 2000 and 2010

2000 Income Categories	HUD Median Family Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents	Married	Couples		
				Female	Male			
Total	\$39,400	17,832	100%	889	349	3,978	4,849	7,766
Total Low-Income Households (<80% of median) <sup>(2)</sup>		7,779	44%	715	204	760	3,276	2,823
30% of median family household income <sup>(3)</sup>	\$11,820	2,246	13%	305	77	107	1,057	699
30 - 50%	\$19,700	2,257	13%	198	54	181	1,074	750
50 - 60%	\$23,640	1,063	6%	90	31	112	427	402
60 - 80%	\$31,520	2,213	12%	121	42	360	717	972
80 - 115%	\$45,310	3,148	18%	111	59	736	751	1,491
115%+	\$45,310 +	6,905	39%	64	85	2,482	822	3,452

2010 Income Categories	Family Median Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents	Married	Couples		
				Female	Male			
Total	\$48,133	18,457	100%	1,015	374	3,849	5,102	8,117
Total Low-Income Households (<80% of median) <sup>(2)</sup>		9,046	49%	843	236	877	3,447	3,641
30% of median family household income <sup>(3)</sup>	\$14,440	2,649	14%	369	90	128	1,113	949
30 - 50%	\$24,066	2,843	15%	250	68	228	1,130	1,167
50 - 60%	\$28,880	987	5%	83	29	104	450	321
60 - 80%	\$38,506	2,566	14%	141	49	417	755	1,205
80 - 115%	\$55,353	3,276	18%	115	62	766	790	1,543
115%+	\$55,353 +	6,135	33%	56	76	2,205	865	2,933

Change: 2000-2010 Income Categories	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents	Married	Couples		
			Female	Male			
Total	626	100%	126	25	(129)	253	351
Total Low-Income Households (<80% of median) <sup>(2)</sup>	1,267	202%	128	32	118	171	818
30% of median family household income <sup>(3)</sup>	403	64%	64	13	21	55	249
30 - 50%	586	94%	51	14	47	56	418
50 - 60%	(76)	-12%	(6)	(2)	(8)	22	(81)
60 - 80%	354	57%	19	7	57	37	233
80 - 115%	128	21%	5	2	30	39	52
115%+	(769)	-123%	(7)	(10)	(277)	43	(519)

Notes:

<sup>(1)</sup> The "All Households" category includes owner and renter occupied households throughout the exhibits.

<sup>(2)</sup> Low-income households are households who earn less than 80 percent of the HUD median family income throughout the exhibits.

<sup>(3)</sup> Homeless households are included in the extremely low-income category (<30%) throughout the exhibits.

Sources:

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# Itasca County

## Exhibit 2. Structure of the Low-Income Housing Market, 2000

2000														
				All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households		Non-Senior Households without Children <18			
Total Low-Income Households (< 80% of median)				7,779	100%		1,679	100%		3,276	100%		2,823	100%
Housed Affordably:														
Existing Subsidized Units <sup>(2)</sup>				992	13%	+	729	43%	+	255	8%	+	8	0%
+ Private Market Units <sup>(3)</sup>				4,496	58%	+	456	27%	+	2,006	61%	+	2,034	72%
= Total				5,488	71%	=	1,185	71%	=	2,261	69%	=	2,042	72%
Cost Burdened Households <sup>(4)</sup>				2,290	29%		494	29%		1,015	31%		781	28%

Notes:

<sup>(1)</sup> Includes owner and renter occupied households.

<sup>(2)</sup> Consists of all Low-Income Housing Tax Credit units, public housing, Section 8 project-based and tenant-based assistance, other HUD, RD units, and all owner-occupied subsidized units from MHFA and GMHF databases. A small percentage of subsidized units may house households earning above the low-income cutoff.

<sup>(3)</sup> It is assumed households who are not cost burdened and who are not housed in subsidized units have affordable housing provided by the private market.

<sup>(4)</sup> Cost burdened households are households who spend 30 percent or more of their household income on selected monthly owner or renter costs. A small percentage of households in the cost-burdened category are homeless.

## Itasca County

**Exhibit 3. Unmet Low-Income Housing Need, 2000-2010**

	All Low-Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
New Low-Income Households, 2000-2010	1,267	278	171	818
(minus) Expected Provision of Low-Income Housing by the Private Market, 2000-2010 <sup>(1), (2)</sup>	<u>770</u>	<u>75</u>	<u>105</u>	<u>589</u>
<b>(equals) New Low-Income Households Not Served by the Private Market, 2000-2010</b>	<b>497</b>	<b>202</b>	<b>66</b>	<b>229</b>

**Notes:**

<sup>(1)</sup> The private market is expected to increase its share of low-income housing by this amount based on historical trends in private market provision.

<sup>(2)</sup> Forecasting production of new low-income units between 2000 and 2010 by public and philanthropic entities at the county level is very difficult to accomplish, and would likely introduce significant potential for error in predicting future low-income housing need. We do not attempt this task. Instead, we provide production forecasts at the large-area level, including the 7-county Twin Cities Metro Area, Greater Minnesota (80 counties) and the State as a whole.

# Koochiching County

Exhibit 1. Income by Household Type, 2000 and 2010

2000  Income Categories	HUD Median Family Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
	Single Parents			Married Couples	Female	Male		
Total	\$40,400	6,059	100%	388	118	1,278	1,700	2,574
Total Low-Income Households (<80% of median) <sup>(2)</sup>		2,768	46%	323	70	227	1,228	920
30% of median family household income <sup>(3)</sup>	\$12,120	926	15%	142	19	39	450	275
30 - 50%	\$20,200	821	14%	94	21	61	391	254
50 - 60%	\$24,240	320	5%	53	19	46	72	131
60 - 80%	\$32,320	702	12%	34	12	81	315	260
80 - 115%	\$46,460	1,085	18%	35	15	226	260	550
115%+	\$46,460 +	2,205	36%	30	33	825	213	1,105

2010  Income Categories	Family Median Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
	Single Parents			Married Couples	Female	Male		
Total	\$58,197	5,600	100%	400	118	1,118	1,523	2,441
Total Low-Income Households (<80% of median) <sup>(2)</sup>		2,839	51%	345	78	243	1,100	1,073
30% of median family household income <sup>(3)</sup>	\$17,459	906	16%	141	19	39	403	305
30 - 50%	\$29,099	803	14%	92	20	60	350	280
50 - 60%	\$34,918	491	9%	81	29	71	64	247
60 - 80%	\$46,558	639	11%	31	11	74	282	241
80 - 115%	\$66,927	954	17%	31	13	199	233	479
115%+	\$66,927 +	1,807	32%	24	27	676	191	889

Change: 2000-2010  Income Categories	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents	Married Couples	Female		
Total	(459)	100%	12	0	(161)	(177)	(133)
Total Low-Income Households (<80% of median) <sup>(2)</sup>	71	-15%	21	8	16	(128)	153
30% of median family household income <sup>(3)</sup>	(20)	4%	(2)	(0)	(0)	(47)	29
30 - 50%	(18)	4%	(2)	(0)	(1)	(41)	26
50 - 60%	171	-37%	28	10	25	(7)	116
60 - 80%	(63)	14%	(3)	(1)	(7)	(33)	(19)
80 - 115%	(131)	29%	(4)	(2)	(27)	(27)	(71)
115%+	(398)	87%	(5)	(6)	(149)	(22)	(216)

Notes:

<sup>(1)</sup> The "All Households" category includes owner and renter occupied households throughout the exhibits.

<sup>(2)</sup> Low-income households are households who earn less than 80 percent of the HUD median family income throughout the exhibits.

<sup>(3)</sup> Homeless households are included in the extremely low-income category (<30%) throughout the exhibits.

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For all exhibits, BBC Research & Consulting from 2000 U.S. Census Bureau data and other data sources referenced in the text report.

# Koochiching County

**Exhibit 2. Structure of the Low-Income Housing Market, 2000**

2000	All Households <sup>(1)</sup>			Family Households with Children <18			Senior (65+) Households			Non-Senior Households without Children <18		
Total Low-Income Households (< 80% of median)	2,768	100%		621	100%		1,228	100%		920	100%	
Housed Affordably:												
Existing Subsidized Units <sup>(2)</sup>	388	14%	+	272	44%	+	116	9%	+	0	0%	
+ Private Market Units <sup>(3)</sup>	1,650	60%	+	187	30%	+	773	63%	+	690	75%	
= Total	2,038	74%	=	459	74%	=	889	72%	=	690	75%	
Cost Burdened Households <sup>(4)</sup>	730	26%		162	26%		339	28%		229	25%	

Notes:

<sup>(1)</sup> Includes owner and renter occupied households.

<sup>(2)</sup> Consists of all Low-Income Housing Tax Credit units, public housing, Section 8 project-based and tenant-based assistance, other HUD, RD units, and all owner-occupied subsidized units from MHFA and GMHF databases. A small percentage of subsidized units may house households earning above the low-income cutoff.

<sup>(3)</sup> It is assumed households who are not cost burdened and who are not housed in subsidized units have affordable housing provided by the private market.

<sup>(4)</sup> Cost burdened households are households who spend 30 percent or more of their household income on selected monthly owner or renter costs. A small percentage of households in the cost-burdened category are homeless.



## Koochiching County

**Exhibit 3. Unmet Low-Income Housing Need, 2000-2010**

	All Low-Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
New Low-Income Households, 2000-2010	71	45	(128)	153
(minus) Expected Provision of Low-Income Housing by the Private Market, 2000-2010 <sup>(1), (2)</sup>	↓	14	↓	115
<b>(equals) New Low-Income Households Not Served by the Private Market, 2000-2010</b>	<b>70</b>	<b>32</b>	<b>↓</b>	<b>38</b>

**Notes:**

<sup>(1)</sup> The private market is expected to increase its share of low-income housing by this amount based on historical trends in private market provision.

<sup>(2)</sup> Forecasting production of new low-income units between 2000 and 2010 by public and philanthropic entities at the county level is very difficult to accomplish, and would likely introduce significant potential for error in predicting future low-income housing need. We do not attempt this task. Instead, we provide production forecasts at the large-area level, including the 7-county Twin Cities Metro Area, Greater Minnesota (80 counties) and the State as a whole.

# Lake County

Exhibit 1. Income by Household Type, 2000 and 2010

2000 Income Categories	HUD Median Family Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents	Married	Couples		
				Female	Male			
Total	\$47,900	4,655	100%	193	143	969	1,355	1,995
Total Low-Income Households (<80% of median) <sup>(2)</sup>		2,197	47%	163	93	237	944	760
30% of median family household income <sup>(3)</sup>	\$14,370	651	14%	79	20	20	316	214
30 - 50%	\$23,950	633	14%	29	15	81	325	182
50 - 60%	\$28,740	276	6%	14	23	25	108	106
60 - 80%	\$38,320	637	14%	40	34	111	195	258
80 - 115%	\$55,085	959	21%	19	31	261	235	414
115%+	\$55,085 +	1,499	32%	11	19	472	176	821

2010 Income Categories	Family Median Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents	Married	Couples		
				Female	Male			
Total	\$57,588	4,635	100%	203	151	921	1,417	1,944
Total Low-Income Households (<80% of median) <sup>(2)</sup>		2,404	52%	176	107	253	987	881
30% of median family household income <sup>(3)</sup>	\$17,276	696	15%	85	22	22	331	236
30 - 50%	\$28,794	660	14%	30	16	84	340	189
50 - 60%	\$34,553	429	9%	22	36	39	112	219
60 - 80%	\$46,071	620	13%	39	33	108	204	237
80 - 115%	\$66,226	793	17%	16	25	215	246	291
115%+	\$66,226 +	1,438	31%	11	19	452	184	772

Change: 2000-2010 Income Categories	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents	Married	Couples		
			Female	Male			
Total	(20)	100%	10	8	(48)	62	(51)
Total Low-Income Households (<80% of median) <sup>(2)</sup>	207	-1036%	14	14	16	43	121
30% of median family household income <sup>(3)</sup>	44	-222%	5	1	1	14	22
30 - 50%	27	-137%	1	1	3	15	7
50 - 60%	153	-763%	8	13	14	5	113
60 - 80%	(17)	86%	(1)	(1)	(3)	9	(21)
80 - 115%	(166)	831%	(3)	(5)	(45)	11	(123)
115%+	(61)	304%	(0)	(1)	(19)	8	(48)

Notes:

<sup>(1)</sup> The "All Households" category includes owner and renter occupied households throughout the exhibits.

<sup>(2)</sup> Low-income households are households who earn less than 80 percent of the HUD median family income throughout the exhibits.

<sup>(3)</sup> Homeless households are included in the extremely low-income category (<30%) throughout the exhibits.

Sources:

For all exhibits, BBC Research & Consulting from 2000 U.S. Census Bureau data and other data sources referenced in the text report.

Exhibit 2. Structure of the Low-Income Housing Market, 2000

2000	All Households <sup>(1)</sup>		Family Households with Children <18		Senior (65+) Households		Non-Senior Households without Children <18	
Total Low-Income Households (< 80% of median)	2,197	100%	492	100%	944	100%	760	100%
Housed Affordably:								
Existing Subsidized Units <sup>(2)</sup>	161	7%	101	21%	60	6%	0	0%
+ Private Market Units <sup>(3)</sup>	<u>1,520</u>	<u>69%</u>	<u>289</u>	<u>59%</u>	<u>639</u>	<u>68%</u>	<u>592</u>	<u>78%</u>
= Total	1,681	77%	390	79%	699	74%	592	78%
Cost Burdened Households <sup>(4)</sup>	516	23%	102	21%	245	26%	169	22%

Notes:

<sup>(1)</sup> Includes owner and renter occupied households.

<sup>(2)</sup> Consists of all Low-Income Housing Tax Credit units, public housing, Section 8 project-based and tenant-based assistance, other HUD, RD units, and all owner-occupied subsidized units from MHFA and GMHF databases. A small percentage of subsidized units may house households earning above the low-income cutoff.

<sup>(3)</sup> It is assumed households who are not cost burdened and who are not housed in subsidized units have affordable housing provided by the private market.

<sup>(4)</sup> Cost burdened households are households who spend 30 percent or more of their household income on selected monthly owner or renter costs. A small percentage of households in the cost-burdened category are homeless.

## Lake County

### Exhibit 3. Unmet Low-Income Housing Need, 2000-2010

	All Low-Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
New Low-Income Households, 2000-2010	207	43	43	121
(minus) Expected Provision of Low-Income Housing by the Private Market, 2000-2010 <sup>(1), (2)</sup>	<u>149</u>	<u>25</u>	<u>29</u>	<u>94</u>
<b>(equals) New Low-Income Households Not Served by the Private Market, 2000-2010</b>	<b>59</b>	<b>18</b>	<b>14</b>	<b>27</b>

Notes:

<sup>(1)</sup> The private market is expected to increase its share of low-income housing by this amount based on historical trends in private market provision.

<sup>(2)</sup> Forecasting production of new low-income units between 2000 and 2010 by public and philanthropic entities at the county level is very difficult to accomplish, and would likely introduce significant potential for error in predicting future low-income housing need. We do not attempt this task. Instead, we provide production forecasts at the large-area level, including the 7-county Twin Cities Metro Area, Greater Minnesota (80 counties) and the State as a whole.

# St. Louis County

Exhibit 1. Income by Household Type, 2000 and 2010

2000  Income Categories	HUD Median Family Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
	Single Parents			Married Couples	Female	Male		
Total	\$46,200	82,980	100%	5,115	1,608	16,729	20,978	38,549
Total Low-Income Households (<80% of median) <sup>(2)</sup>		42,141	51%	4,307	1,070	3,294	15,426	18,043
30% of median family household income <sup>(3)</sup>	\$13,860	14,667	18%	1,867	315	384	5,733	6,369
30 - 50%	\$23,100	11,677	14%	1,317	336	752	4,729	4,544
50 - 60%	\$27,720	5,563	7%	442	152	565	1,886	2,519
60 - 80%	\$36,960	10,234	12%	681	268	1,594	3,078	4,612
80 - 115%	\$53,130	14,906	18%	547	324	3,856	2,745	7,434
115%+	\$53,130 +	25,933	31%	261	214	9,578	2,808	13,073

2010  Income Categories	Family Median Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
	Single Parents			Married Couples	Female	Male		
Total	\$60,897	84,442	100%	5,394	1,641	16,643	20,890	39,875
Total Low-Income Households (<80% of median) <sup>(2)</sup>		44,994	53%	4,636	1,133	3,572	15,362	20,291
30% of median family household income <sup>(3)</sup>	\$18,269	15,602	18%	2,055	325	432	5,713	7,077
30 - 50%	\$30,448	11,531	14%	1,301	331	742	4,708	4,449
50 - 60%	\$36,538	7,079	8%	562	194	719	1,877	3,727
60 - 80%	\$48,717	10,782	13%	718	282	1,679	3,065	5,038
80 - 115%	\$70,031	13,544	16%	497	294	3,504	2,733	6,516
115%+	\$70,031 +	25,904	31%	261	214	9,567	2,795	13,067

Change: 2000-2010  Income Categories	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents	Married Couples	Female		
Total	1,462	100%	278	32	(86)	(89)	1,326
Total Low-Income Households (<80% of median) <sup>(2)</sup>	2,853	195%	328	62	277	(64)	2,249
30% of median family household income <sup>(3)</sup>	934	64%	188	11	48	(21)	709
30 - 50%	(145)	-10%	(16)	(4)	(9)	(21)	(94)
50 - 60%	1,515	104%	120	42	154	(8)	1,208
60 - 80%	548	38%	37	14	85	(14)	426
80 - 115%	(1,362)	-93%	(50)	(30)	(352)	(12)	(918)
115%+	(29)	-2%	(0)	(0)	(11)	(13)	(5)

Notes:

<sup>(1)</sup> The "All Households" category includes owner and renter occupied households throughout the exhibits.

<sup>(2)</sup> Low-income households are households who earn less than 80 percent of the HUD median family income throughout the exhibits.

<sup>(3)</sup> Homeless households are included in the extremely low-income category (<30%) throughout the exhibits.

Sources:

For all exhibits, BBC Research & Consulting from 2000 U.S. Census Bureau data and other data sources referenced in the text report.

# St. Louis County

## Exhibit 2. Structure of the Low-Income Housing Market, 2000

2000	All Households <sup>(1)</sup>		Family Households with Children <18		Senior (65+) Households		Non-Senior Households without Children <18				
Total Low-Income Households (< 80% of median)	42,141	100%		8,672	100%		15,426	100%		18,043	100%
Housed Affordably:											
Existing Subsidized Units <sup>(2)</sup>	6,562	16%	+	4,422	51%	+	1,744	11%	+	396	2%
+ Private Market Units <sup>(3)</sup>	21,933	52%	+	1,574	18%	+	8,572	56%	+	11,787	65%
= Total	28,495	68%	=	5,996	69%	=	10,316	67%	=	12,183	68%
Cost Burdened Households <sup>(4)</sup>	13,645	32%		2,676	31%		5,110	33%		5,860	32%

Notes:

<sup>(1)</sup> Includes owner and renter occupied households.

<sup>(2)</sup> Consists of all Low-Income Housing Tax Credit units, public housing, Section 8 project-based and tenant-based assistance, other HUD, RD units, and all owner-occupied subsidized units from MHFA and GMHF databases. A small percentage of subsidized units may house households earning above the low-income cutoff.

<sup>(3)</sup> It is assumed households who are not cost burdened and who are not housed in subsidized units have affordable housing provided by the private market.

<sup>(4)</sup> Cost burdened households are households who spend 30 percent or more of their household income on selected monthly owner or renter costs. A small percentage of households in the cost-burdened category are homeless.

## St. Louis County

### Exhibit 3. Unmet Low-Income Housing Need, 2000-2010

	All Low-Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
New Low-Income Households, 2000-2010	2,853	668	(64)	2,249
(minus) Expected Provision of Low-Income Housing by the Private Market, 2000-2010 <sup>(1), (2)</sup>	↓	121	↓	1,469
<b>(equals) New Low-Income Households Not Served by the Private Market, 2000-2010</b>	<b>1,326</b>	<b>547</b>		<b>780</b>

Notes:

<sup>(1)</sup> The private market is expected to increase its share of low-income housing by this amount based on historical trends in private market provision.

<sup>(2)</sup> Forecasting production of new low-income units between 2000 and 2010 by public and philanthropic entities at the county level is very difficult to accomplish, and would likely introduce significant potential for error in predicting future low-income housing need. We do not attempt this task. Instead, we provide production forecasts at the large-area level, including the 7-county Twin Cities Metro Area, Greater Minnesota (80 counties) and the State as a whole.